

UNITED STATES BANKRUPTCY COURT

Eastern District Of Missouri

Thomas F. Eagleton U.S. Courthouse  
111 South Tenth Street, Fourth Floor  
St. Louis, MO 63102

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CASE NO.:08-49975

Judge: Kathy A. Surratt-States

IN RE: Debtor(s)  
Edward Lee Sharpe  
xxx-xx-5363  
2675 Ridge Drive  
High Ridge, MO 63049  
Lynda Faye Sharpe fka  
Lynda Clements  
xxx-xx-2267  
2675 Ridge Drive  
High Ridge, MO 63049

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### DISCHARGE OF DEBTOR

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It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**BY THE COURT**

Dated: 3/17/09



**U. S. Bankruptcy Judge**

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## CERTIFICATE OF NOTICE

District/off: 0865-4  
Case: 08-49975User: admin  
Form ID: b18jPage 1 of 1  
Total Served: 29

Date Rcvd: Mar 18, 2009

The following entities were served by first class mail on Mar 20, 2009.

db/db +Edward Lee Sharpe, Lynda Faye Sharpe, 2675 Ridge Drive, High Ridge, MO 63049-2309  
 7305273 Beneficial, Post Office Box 4153-K, Carol Stream, IL 60197  
 7305274 Berman & Rabin, PA, for: Citibank, South Dak., P.O. Box 11311, Overland Park, KS 66207-1011  
 7305275 +Capital One, P.O. Box 1366, Pittsburgh, PA 15230-1366  
 7305276 +Capital One Bank, N.A., P.O. Box 5294, Carol Stream, IL 60197-5294  
 7305278 +Cheryl Stewart, 2516 Plymouth, High Ridge, MO 63049-2418  
 7305279 +Countrywide Home Loans, PO BOX 650225, Dallas, TX 75265-0225  
 7305280 +Derrick Stewart, 2516 Plymouth, High Ridge, MO 63049-2418  
 7305281 +Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
 7305285 +GMAC, PO Box 217060, Auburn Hills, MI 48321-7060  
 7395175 +GMAC, PO BOX 130424, ROSEVILLE, MN 55113-0004  
 7368127 +National Auto Finance, PO Box 130424, Roseville, MN 55113-0004  
 7305288 +National Auto Finance, P.O. Box 380902, Bloomington, MN 55438-0902  
 7305293 +SSM Patient Accounts, 1015 Corporate Sq. Dr., St. Louis, MO 63132-2932  
 7305290 +Sam's Club Discover, P.O. Box 960013, Orlando, FL 32896-0013  
 7305291 Sears Premier, PO Box 6936, The Lakes, NV 88901-6936  
 7305292 Sears/Citibank, PO Box 6936, The Lakes, NV 88901-6936  
 7305297 WFNNB-Woman Within, PO Box 659728, San Antonio, TX 78265-9728  
 7305294 Wells Fargo Financial, P.O. Box 98798, Las Vegas, NV 89193-8798  
 7305295 +Wells Fargo Financial, Inc., 4143 121st Street, Urbandale, IA 50323-2310  
 7305298 Woman Within, PO Box 659728, San Antonio, TX 78265-9728

The following entities were served by electronic transmission on Mar 19, 2009.

7305277 +EDI: CAPITALONE.COM Mar 18 2009 22:48:00 Capital One Services, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 7305283 EDI: RMSC.COM Mar 18 2009 22:48:00 GE Money Bank, Sam's Club Discover, PO BOX 981064,  
 El Paso, TX 79998-1064  
 7305284 +EDI: RMSC.COM Mar 18 2009 22:48:00 GEMB/Sam's Club, PO Box 981400, El Paso, TX 79998-1400  
 7305285 +EDI: GMAC.COM Mar 18 2009 22:48:00 GMAC, PO Box 217060, Auburn Hills, MI 48321-7060  
 7395175 +EDI: GMAC.COM Mar 18 2009 22:48:00 GMAC, PO BOX 130424, ROSEVILLE, MN 55113-0004  
 7305286 EDI: RMSC.COM Mar 18 2009 22:48:00 Green Tree, Mailstop L800M, 345 St. Peter Street,  
 St. Paul, MN 55102  
 7305282 +E-mail/Text: andyk@gmcu.org  
 St. Louis, MO 63101-2014  
 7305287 +EDI: HFC.COM Mar 18 2009 22:48:00 HSBC Card Services, PO Box 5222,  
 Carol Stream, IL 60197-5222  
 7305288 +EDI: GMAC.COM Mar 18 2009 22:48:00 National Auto Finance, P.O. Box 380902,  
 Bloomington, MN 55438-0902  
 7368127 +EDI: GMAC.COM Mar 18 2009 22:48:00 National Auto Finance, PO Box 130424,  
 Roseville, MN 55113-0004  
 7305289 +EDI: WFNNB.COM Mar 18 2009 22:48:00 Roaman's, PO Box 659728, San Antonio, TX 78265-9728  
 7305291 EDI: SEARS.COM Mar 18 2009 22:48:00 Sears Premier, PO Box 6936, The Lakes, NV 88901-6936  
 7305292 EDI: SEARS.COM Mar 18 2009 22:48:00 Sears/Citibank, PO Box 6936, The Lakes, NV 88901-6936  
 7305296 +EDI: WFNNB.COM Mar 18 2009 22:48:00 WFNNB-Roamans, PO Box 659728,  
 San Antonio, TX 78265-9728  
 7305294 EDI: WFFC.COM Mar 18 2009 22:48:00 Wells Fargo Financial, P.O. Box 98798,  
 Las Vegas, NV 89193-8798  
 7305295 +EDI: WFFC.COM Mar 18 2009 22:48:00 Wells Fargo Financial, Inc., 4143 121st Street,  
 Urbandale, IA 50323-2310

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2009

Signature:

